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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of)
 KEVIN J. PAGE, et al.) FOR: METHOD AND APPARATUS FOR
 Serial No.: 09/360,068) ESTABLISHING A SECURE SMART
 Filed: July 23, 1999) CARD COMMUNICATION LINK
) THROUGH A COMMUNICATION
) NETWORK
) Group Art Unit: 2763

INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. §§ 1.97 and 1.98

Assistant Commissioner for Patents
 Washington, D.C. 20231

Attention: Examiner

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Dear Sir:

Applicants submit herewith references of which they are aware, which they believe may be material to patentability of the invention disclosed and claimed in the above-cited application and with respect to which there may be a duty to disclose in accordance with 37 C.F.R. § 1.56.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on:

November 21, 2000
 (Mailing Date)

KATHLEEN L. CONNELL
 (Typed Name)

(Signature)

November 21, 2000
 (Date of Signature)

Applicants are submitting herewith copies of the references which are set forth on the attached Form PTO/SB/08A.

WIPO Patent Document No. WO 95/30975 (French), inventor Pailles, describes a system for secure telephone transactions comprising a telephone terminal connected to a server and a housing comprising a keyboard, a microprocessor card and means for generating sound signals. Card information is transmitted to the server by means of the sound signals and the telephone terminal. In the reverse direction, information is vocally addressed to the user who responds using a keyboard mounted on the housing. The system of the invention is suitable for secure telephone transactions, in particular, telepayments.

As all relevant parts of the remaining references are in the English language, no explanation of the references is provided herein.

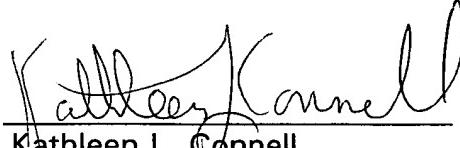
This Information Disclosure Statement is submitted within three (3) months of the filing date of the above-cited application or of the date of entry into the national phase of the application or prior to the mailing date of a first Office Action thereon, whichever has occurred last, such that no fee is required.

Further, while the references provided in this Information Disclosure Statement may be material to patentability pursuant to 37 C.F.R. § 1.56, it is not intended to constitute an admission that any reference referred to herein is prior art for this invention unless specifically designated as such.

Also, in accordance with 37 C.F.R. § 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 C.F.R. § 1.56(a) exists.

Respectfully submitted,

By:



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Dated: November 21, 2000

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